

# FORUM

## MAGAZINE

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**Gleaner**  
Life Insurance Society

# Upcoming Vote on CONSTITUTIONAL AMENDMENTS

This January, Gleaner's elected delegates, representing 43,788 members, will vote on proposed amendments to the Constitution and Bylaws. These amendments are critical to modernizing Gleaner's governance and addressing key issues that impact the Society's future.

## WHY THIS VOTE MATTERS

The proposed amendments aim to give all 43,788 members a more direct voice in Gleaner's governance. Currently, decisions such as board elections and constitutional changes are made by delegates. While this system has served us for decades, it does not align with modern governance practices in the fraternal industry, where many organizations have transitioned to a "one member, one vote" system.

Updating our governance is necessary not only to reflect best practices but also to meet the expectations of regulators and credit rating agencies. These entities have expressed concerns about our current governance structure and its ability to represent all members effectively. Addressing these concerns is critical to maintaining Gleaner's strong financial foundation.

## BACKGROUND ON THE VOTE

This vote comes after a previous attempt to pass these amendments earlier in 2024. **While the proposals received overwhelming support from delegates, the vote fell short of the quorum required to finalize the changes.** Recognizing the importance of these updates, the Board of Directors — **authorized by the Constitution** — has resolved to hold a new election in January to ensure these critical amendments are considered.

## NEXT STEPS

Leading up to the vote, delegates will receive detailed information about the proposed amendments, including their purpose and impact. This additional information will help delegates make informed decisions on behalf of the members they represent.

These amendments are not just about updating Gleaner's processes — they are about ensuring every member has a voice in the organization's future. By modernizing our governance, Gleaner will strengthen its ability to serve members and uphold its mission for generations to come.

We encourage all delegates to participate in this important vote, and we thank them for their service to Gleaner and its members.

For questions or additional information, please contact the Gleaner Home Office.



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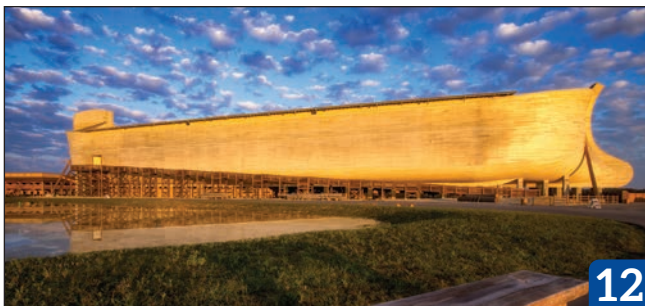
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**Front cover:** Ohio police officer Dave Schweinhagen of the Fayette Police Department teamed up with a Gleaner member to protect children with a bicycle helmet Give and Grow project. See related story on Page 14.



### Do you enjoy searching for Gleaner's wheat stalk?

It's hidden in every issue of *Forum Magazine*. Having difficulty finding the wheat stalk in this issue? Look on Page 30 for the answer.



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Forum Magazine is produced quarterly at Gleaner's Home Office by Dustin Everden, Mark Lenz, Sarah Symington and Julie Tison. For questions regarding this publication, please email [forum@gleanerlife.org](mailto:forum@gleanerlife.org).

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Monday - Friday:  
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## *Thoughts from the president*

### **Dear Fellow Members of the Gleaner Family,**

As we greet 2025, I am humbled and honored to address you for the first time as the new President of the Gleaner Life Insurance Society. Our organization stands on the shoulders of a proud legacy more than 130 years in the making. It is a legacy that has always placed the well-being of our members and the integrity of our values at the forefront.

I want to begin by acknowledging the outstanding leadership of my predecessor, Kevin Marti. Under his steady guidance, Gleaner has continued to thrive and serve as a trusted Friend of the Family, supporting the financial security of our members. I do not intend to introduce wholesale changes, but rather to build upon the strong foundation of what already makes Gleaner exceptional — our sense of community, our devotion to service, and our unwavering commitment to each other's success.

Being “Team Gleaner” means embracing our collective wisdom. Your insights, feedback, and experiences have always shaped our path, and I encourage you to remain engaged. Together, we will keep moving forward, honoring our traditions while evolving to meet new challenges. By listening to one another, we ensure that every decision we make is guided by what is best for our extended Gleaner family.

As we look to the future, it's essential that we continually strengthen the ways we govern our organization. In the upcoming constitutional election, it will be our dedicated

delegates — representing your interests — who play the crucial role of selecting our leaders and helping to modernize our governance structure. By embracing thoughtful updates, we remain “Prudent for the Future,” securing the stability and relevance of Gleaner for generations to come.

In all our endeavors, we must remember that Gleaner's greatest strength lies in the bonds we foster among our members, agents, employees, and the communities we serve. Working hard does not mean we must lose sight of the joy of collaboration. When we unite in common purpose and celebrate our efforts, we create an environment where everyone can grow, contribute, and find meaning in our shared mission.

As we embark on this new year together, may 2025 bring you good health, fulfillment, and abundant opportunities. I look forward to meeting many of you personally, hearing your stories, and working side-by-side to ensure that Gleaner continues to be a source of strength, purpose, and promise for all.

Warmest regards and blessings for a wonderful year ahead,

**Todd M. Warner**  
President and CEO



## *Todd M. Warner named new President, CEO*

### **History of Gleaner service, family, and financial experience leads to unanimous selection of new President by Gleaner Life's Board of Directors.**

Todd M. Warner grew up with a bigger-than-life impression of the Gleaner Life Insurance Society. His father served as the Society's longtime Fraternal Vice President, his maternal grandfather was a successful Gleaner agency manager for western Ohio, and Todd's mother grew up in an all-Gleaner family.

"As a child I thought that Gleaner must be the biggest insurance company in the world," Todd recounted, "because so much of our life revolved around it."

Todd expanded those perspectives with decades in financial management including six years on the Gleaner Board of Directors and four years as Gleaner's Senior Vice President, Chief Financial Officer, and Treasurer. Now, as the newly named President and CEO of the Gleaner Life, Todd is using the same family commitment to continue the Society's 130-year-old tradition of "protection, benevolence and fraternity."

Todd's unanimous selection by the Gleaner Board followed a thorough search that began last summer by The Jacobson Group, a Chicago-based insurance recruiting firm. Board Chair Margaret Noe announced the formal

hiring on Dec. 12. She and Todd both praised Interim President and CEO Kevin Marti for his service during the selection process.

"Thank you to the Board for your support," Todd said after the announcement, "and certainly thanks to Kevin for laying the foundation that gets us to where we are today."

Todd's own foundation included his father, Bill B. Warner, who established what today is known as the Community Engagement Department and served nearly 50 years as an agent, officer and finally Board Chairman. He passed away in 2024. Todd's older brother, Bill O. Warner, continues the family tradition as a Gleaner agent.

The family attended virtually every big Gleaner picnic, one nearly every weekend of summer. ("We ate a lot of chicken," Todd said.) The Ohio picnic at the Wood County Fairgrounds was special because there was a free pop machine. The boys would drink as much as they could hold. The Nebraska picnic in Omaha usually doubled as the annual vacation.

After growing up in Ohio's Jerry City — the same city where former Gleaner President Frank Dick had served as a 21-year-old mayor in the 1940s — Todd worked as a summer intern at Gleaner Life. He graduated from Adrian College in 1986 with a Bachelor of Business Administration in Accounting.

His professional career outside of Gleaner included 29 years with Mercy Health Partners, a northwestern Ohio hospital system. Following the passing of former Gleaner CFO Jeffrey Patterson, Todd resigned his Gleaner Board seat to accept the Society's position of Senior Vice President and Chief Financial and Investment Officer effective Nov. 4, 2019. During that period, he helped the Society manage risk through strategic reinsurance agreements, led a realignment of the Finance Department, and worked to resolve heightened compliance requirements.

Todd is very proud of his three adult children: Jake, the founder and CEO of a successful software company in Nevada; Alex, an aerospace engineer in Arizona with his wife, Laura; and Emily, a physician completing her residency at The Ohio State University. Todd lives near Onsted, Michigan, with his wife, Andrea, a retired Chief Financial Officer with Mercy College of Northwest Ohio. They care for their three rescue dogs: Chuck, Betty and Mable.

In addition to his work at Gleaner Life, Todd volunteers with Gleaner's Blissfield Arbor. He also is a Board Member and Treasurer for the Greater Lenawee County Chamber of Commerce, which fosters community growth. As an active member of Adrian First United Methodist Church, he participates in service and outreach programs, and helps lead and deliver sermons when the pastor is unavailable.

"My vision for Gleaner is to honor our legacy by building on our strong foundation and working together with our staff, agents, and other partners to develop the products and services our members need," Todd stated. "By upholding our commitment to fraternalism, we will foster a supportive and united community. Together, we will work hard and enjoy our journey, propelling us to success and ensuring Gleaner remains 'Thoughtful for the Future.'"



*Todd Warner (right) was pictured in 1972 with his mother, Sharon, and older siblings William O. "Billy" and Cindy.*



*Kevin Marti and Todd Warner handled grilling duties at a Gleaner lunch.*



*Andrea and Todd Warner (right) were pictured on a Gleaner Getaway trip in Arizona with two Ohio members.*



2025

BOARD NOMINATION PROCESS

**GIVING MEMBERS A VOICE**

As a fraternal benefit society, Gleaner is owned and governed by its members (the insured or annuitant on a Gleaner certificate) through a representative form of government. Gleaner's arbors (local member groups) play a vital role in the Society's leadership by electing delegates to represent their arbor at our Biennial Convention. Depending on the number of members assigned to an arbor, the arbor can send one to three delegates to the convention.

These delegates will come together for a weekend to celebrate the many accomplishments of arbors and learn about the current state of Gleaner Life Insurance Society. With a board composed of Society members who have been elected by their fellow members, the financial security and other fraternal needs of our members are always at the forefront of the decision-making and actions of Gleaner's leadership team. If you are interested in serving as a delegate, please contact your arbor leadership.

## Board qualifications

According to the Gleaner Constitution, members of the Board of Directors must be members of the Society who are in good standing for at least two consecutive years and are at least 21 years of age and less than 72 years of age (pending results of January's election). However, an individual is ineligible to be elected to the Board of Directors if at any point in the four-year period preceding the election he or she is or has been:

- A licensed life insurance agent of any company
- An employee of the Society

The Gleaner board has approved Director Qualification Guidelines, which state that directors should be selected for "their belief in the Society mission and purposes, and personal attributes and values that embody those of the Society, as well as specific skills, connections, and areas of expertise." Universal attributes expected of all directors include an ability to think strategically and independently, personal integrity, good communication and listening skills, a commitment to accountability, and sound judgment.

## Desired skills and expertise include:

- 10-plus years of senior/executive-level experience in business management or organizational leadership
- Corporate board and/or not-for-profit board experience
- A commitment to increase one's knowledge and understanding of the work of the board and the issues affecting the Society in the complicated 21st-century business environment
- A demonstrated commitment and leadership in fraternalism and/or volunteerism

Further, prospective directors should understand the critical role of good governance, including working for the collective good of the Society and its membership, assuring accountability and oversight to the members who have entrusted the Society with \$1.3 billion of their assets under management, while also working at a board policy level on the complex issues of the day.

## Board candidate announcements

The nominees are presented to the membership in the summer issue of *Forum Magazine* and published online at [www.gleanerlife.org](http://www.gleanerlife.org), giving members and delegates a chance to review them.

If you are interested in being considered for a position on Gleaner's Board of Directors, please contact Chief Human Resources Officer & Secretary Deb Elliott at [delliott@gleanerlife.org](mailto:delliott@gleanerlife.org) to discuss the process and your qualifications. **Applicants must consent in writing to a background check, pursuant to Article 2, Section 5 of Gleaner's Constitution and By-Laws.** You can then request a link to the online Nomination Form that you will need to complete. The deadline for submitting the form and your credentials with your resume is Saturday, March 1, 2025. The Management Team and the Board of Directors are equally committed to ensuring that prospective candidates are given due consideration and that qualified candidates are nominated to further the mission, values, current priorities, and core work of the board going forward.

There are four board positions up for election in 2025. Watch for the spring issue of *Forum Magazine* to learn more about Gleaner's 61st Biennial Convention at Radisson Plaza Hotel at Kalamazoo Center in downtown Kalamazoo, Michigan, and the upcoming election.



# 2025 FAMILY DAYS

*thrills and chills*

When you're having fun it shows, and Gleaner Life members can plan for a full year of fun with 2025's lineup of Family Days! These family-friendly events at regional fun spots are organized for members and anyone they want to bring along. Members enjoy steeply discounted rates, and they can purchase up to eight tickets to help them share the good times.

Start this winter. Florida hosts the first event in March.

Summer events are divided between Ohio, Indiana, and Michigan. The fun continues through December's Lights Before Christmas at the Toledo Zoo. [Learn more about each event and register at \[www.gleanerlife.org/familydays\]\(http://www.gleanerlife.org/familydays\).](#)





## Busch Gardens

Tampa, Florida | March 15, 2025

Busch Gardens has been one of the nation's premier wildlife and ride parks for 65 years. Enjoy a full day with more than 50 amusement rides ranging from wild to tame, plus a zoo full of animals, shows, and other entertainment. There is something for every age group to enjoy within the 335-acre grounds. The African- and Asian-themed park features more than 300 species represented by more than 12,000 total animals. See many animals on the 2.2-mile Serengeti Express train ride that loops through the park. Adult tickets are \$65 each, which includes an All-Day Dining Pass (an entrée platter, one side item or dessert, and a fountain beverage, available every 90 minutes with certain restrictions) plus parking. You'll be able to meet Gleaner staff at a pop-up gathering. Make family plans to break away this winter at a warm Florida attraction! Registration is now open.



## Cedar Point

Sandusky, Ohio | June 28, 2025

For years, the Cedar Point amusement park Family Day has been the most attended Gleaner event, and it's certain to thrive in 2025. Cedar Point has a world record 72 rides including 17 roller coasters. With its distinctive skyline along Lake Erie, the park has earned the nickname "America's Roller Coast." Its new ride Siren's Curse is scheduled to open in 2025 as the tallest, fastest and longest tilt coaster in North America. As the second-oldest operating amusement park in the U.S., Cedar Point also has several buildings listed on the National Register of Historic Places. In addition to everything offered at the amusement park, attendees can cool off at the Cedar Point Shores Waterpark. The waterpark includes pools, slides, cabanas and much more. Gleaner tickets are \$45 each and also include access to the beach along Lake Erie, free parking and all-day dining.



## Holiday World & Splashin' Safari Santa Claus, Indiana | July 19, 2025

Enjoy the spirit of the holidays at this theme park and water park in southern Indiana. A tradition since 1946 (when it was known as Santa Claus Land), this unique park celebrates Christmas, Halloween, Thanksgiving, and the Fourth of July. The family-owned property features a variety of rides, roller coasters, and provides free soft drinks, sunscreen and parking. The park has 49 rides including the 1.2-mile long Voyage, considered one of the top three wooden roller coasters in the world. It rises in the center of the park, next to Splashin' Safari's pools, slides, wave pools, and a lazy river. The Mammoth Water Coaster was recognized as the longest water coaster in the U.S., and July is a perfect time to sample Holiday World's four special seasons. Gleaner tickets are only \$35 each.



## Detroit Princess Riverboat Detroit, Michigan | Aug. 9, 2025

Experience the views, cuisine, and romance of a 21st century riverboat on a Friday dinner cruise. The Detroit Princess is the second-largest river boat in the U.S., with a capacity of more than 1,000 passengers on the 222-foot-long ship. The Detroit Princess was originally built as a Louisiana casino boat before making the long journey around Florida to the St. Lawrence Seaway and Toledo, where it was refitted with a gourmet kitchen. In 2025 it will mark its 20th season of cruising on the Detroit River and giving guests an upscale version of the city's old Boblo Boats. Cruises depart from Hart Plaza on the riverfront. They typically last two hours or longer, and take in the scenery on both the Michigan and Canadian shores around beautiful Belle Isle. Tickets are \$50 each and include the trip, dinner and entertainment.



## **Toledo Zoo Lights Before Christmas** Toledo, Ohio | Dec. 13, 2025

Every winter, the award-winning Toledo Zoo gives attendees spectacular and rare “creatures” to see when the zoo lights up more than 200 illuminated animal images. With large, decorated trees such as a giant Norway spruce, the event boasts more than one million lights. The zoo keeps open a number of animal buildings during the display. Guests can enjoy a winter village and ice slide, visit with Santa, a reindeer encounter, a giving tree, daily animal demonstrations, the Holly Jolly Express, dancing northern lights, and hot chocolate as they make their way through one of the region’s top winter attractions. Tickets are only \$25 each. Other details will be announced soon!

In addition, Gleaner members can put other exciting dates on their calendars. The Ark Encounter and Creation Museum Getaway trip is May 12-16 (see related story on page 12). The Society’s 61st Biennial Convention is Oct. 24-26 in Kalamazoo, Michigan (see related item on page 33). And 2025’s annual Safari to Kalahari is already scheduled for Nov. 7-9 in Sandusky, Ohio. Registration will open early this summer. For more information, go to [www.gleanerlife.org/kalahari](http://www.gleanerlife.org/kalahari) or contact the Community Engagement Department at [events@gleanerlife.org](mailto:events@gleanerlife.org).



# Plan for THE ARK ENCOUNTER GETAWAY TRIP

**Unique experiences await May 12-16 on a motor coach trip to Cincinnati and northern Kentucky.**

Unique boats and wonders of creation will make the May 12-16, 2025, Ark Encounter and Creation Museum Getaway trip to Cincinnati and northern Kentucky truly unforgettable.

Gleaner members can look forward to a variety of unique experiences. Imagine a self-guided tour aboard a life-sized replica of Noah's Ark, and the contrast when you enjoy a riverboat sightseeing cruise on the Ohio River. Envision trips to museums as varied as the Creation Museum with its biblically based insights, and the Cincinnati Museum Center — with its own distinct museums plus an OMNIMAX show.

The trip departs on May 12 from Adrian, Michigan. The cost for the entire five-day trip, including meals and accommodations, is \$689 per person based on double occupancy. Trip details are all handled for participants including meals and four nights of accommodations in the Cincinnati area to stay near the marvelous attractions.

And marvel certainly describes the wonders of the life-sized Noah's Ark, built to dimensions in the Bible measuring 510 feet long, 85 feet wide, and 51 feet high. The Ark Encounter is an entire theme park the Christian group Answers in Genesis opened in 2016 in Williamstown, Kentucky. The park's representation of Noah's Ark is a three-deck structure featuring life-size models depicting a variety of creatures that Noah and his family could have sheltered to save them from flood waters. In addition to the ark, the Ark Encounter offers exhibits based on biblical accounts of the pre-flood world and Noah's family, plus camel rides at the Ararat Ridge Zoo & Petting Area, family dining and more. The website [www.RoadsideAmerica.com](http://www.RoadsideAmerica.com) gave the Ark Encounter its best rating, saying it should be visited "if only because it's unlikely that you'll ever visit anything else like it."

The Creation Museum in Petersburg, Kentucky, also is operated by Answers in Genesis, and supports



literal accounts from the Bible about creation of the universe and mankind. Millions of visitors have attended since the museum opened in 2007. Its trip through Bible history features more than 140 exhibits, including a planetarium, a full-sized Allosaurus skeleton, a special effects theater, botanical gardens, the Eden Animal Experience zoo, a collection of insects, educational programs and restaurant areas. Tours are self-guided. Wheelchairs and electric convenience vehicles are available for a fee on a first-come, first-served basis.



Trip participants also will visit Cincinnati Museum Center. It's a one-of-a-kind complex with two museums located in Union Terminal, an historic Art Deco train station listed as a National Historic Landmark. The Cincinnati History Museum and the Museum of Natural History & Science together feature more than 6 million artifacts. There, participants also will discover the immersive, five-story Robert D. Lindner Family OMNIMAX theater where incredible films are projected onto the 72-foot diameter dome.



Finally, guests will enjoy a BB Riverboat sightseeing cruise to take in the Ohio River's scenery around the Queen City of the West. The large vessel has indoor and climate-controlled seating to help make the journey comfortable.

Most of the attractions are self-guided, so participants will not feel any need to hurry. Past Gleaner motor coach tours have filled up quickly. Members will want to join the front of the line and register at [www.gleanerlife.org/arkencounter](http://www.gleanerlife.org/arkencounter).



# MAY 12-16, 2025

# Faith in Principles

Protection, trust, cooperation, fellowship and other principles can help guide your direction when the future looks uncertain.

“

**Change your opinions, keep to your principles; change your leaves, keep intact your roots.**

— French author Victor Hugo

”

Living up to the Gleaner motto “Prudens futuri” (“Thoughtful for the future”) can be tricky. Instead of planning, it’s easy to end up worrying, especially in uncertain times. What do we rely on when we don’t know what the future will bring? Christians ultimately place our faith in God and the Bible’s wisdom, so what does it tell us?

Fortunately, just like variables in a math problem, there are orderly ways to help make sense of uncertainty. The first three steps are similar: simplify, identify variables, then separate them from the “constants” — the things we know. We also have “constants” in everyday life, things we believe are trustworthy. These constants are worth exploring in 2025.

Principles are one type of constants. Three famous principles in the Bible are “faith, hope, and love” (the last sometimes translated as “charity”). Similar principles — “benevolence, protection, and fraternity” — have helped guide the Gleaner Society for 130 years.

**Protection** is found in large goals, but also smaller ones such as a recent Give and Grow project by Ohio police officer David Schweinhagen of the Fayette Police Department. Schweinhagen, a 30-year veteran police officer, attended training classes last May to become a bicycle patrolman. The class increased his awareness of bike safety. “I noticed a lot of kids in our small village did not have helmets,” he said. Looking for funding, he heard about Gleaner Life donations. Gleaners in Metamora, Ohio, helped connect Schweinhagen with



Fayette, Ohio, Police Officer David Schweinhagen gave children bicycle helmets funded by a Gleaner Life Give and Grow grant, helping live out the principle of “protection.”

South Fairfield Arbor (OH) member Dennis Richardson. They applied for a Give and Grow project to purchase bike helmets, then advertised their availability. Fayette police gave out 25 helmets at a fall festival to children accompanied by a parent — a good way to teach safety and to protect young lives.

A sticker created by the Fayette, Ohio, Police Department was added to each helmet, showing it was funded by Gleaner Life Insurance Society.



**Cooperation** is another principle, and Gleaner founders saw it as the best way to attain benevolence, protection, and fraternity. “Cooperation is the golden key to success in every worldly endeavor,” stated one of the early Gleaner manuals. “As individuals, our strength is small; through cooperation our strength is multiplied, and together we are able to accomplish that which alone we cannot do.” A recent example saw Eagle Arbor (PA) host the Freya Barragan Paintball Fundraiser to help purchase a service dog for a 2-year-old girl with Dravet syndrome (see the item under Arbors in Action).

**Trust** can be difficult but, as author Stephen R. Covey said, it “is the glue of life. ... It’s the foundational principle that holds all relationships.” We tend to cooperate and work with others as much as we trust them based on our limited knowledge. It may be easier to trust based on 130 years of evidence than on 30 seconds of interaction, but this principle is part of our call to love regardless of how we feel.

**Fraternity** likewise takes several forms. We find it in monthly meetings sharing lunch, helping with a community chili cook-off, organizing bingo games at a nursing home, or honoring local volunteers. Yet it goes much deeper. It is a sense of unity between individuals, regardless of differences, as if they were literally part of the same family. It is the desire to “love our neighbor as we love ourselves.”



Chester Arbor (OH) demonstrated fraternity as it helped sponsor the third annual Morrow County Park District Chili Cook-off Oct. 12. A quilt made by arbor member Nancy Reed (right) was raffled off and won by Park Board President Tim Hilborn (left).

Roots of faith help us trust in godly principles, even during uncertain seasons. They become constants for growth. Visit [www.gleanerlife.org/giving-back/arbors](http://www.gleanerlife.org/giving-back/arbors) to find more about arbors, or [www.gleanerlife.org/giveandgrow](http://www.gleanerlife.org/giveandgrow) to learn more about Give and Grow project grants. Let us help you put your principles into practice!



Joseph Guenot, right, and Eagle Arbor (PA) held a paintball fundraising activity to help a local family purchase a service dog for a girl with Dravet syndrome.

# Arbors in Action

Fall marked outdoor beauty, returning to school, and colder weather. Gleaner arbors purchased items needed by food pantries and for medical clinics for homeless people, 4-H fairs, and many other community needs.



**Black Swamp Arbor (OH)** helped member Mark Rassman dedicate a prayer garden Aug. 28 at the location of his boyhood church, pastored by his grandfather. Rassman worked over the last seven years on the project, preserving the old well pump, putting up a gazebo, laying a brick foundation, and landscaping the site. Arbor donations went to Hands of Hope, the Fricke Prayer Garden, Antwerp Food Pantry and Antwerp Lifewise.



**Buckeye City Arbor (OH)** sponsored a weekend meet-and-greet Sept. 27-28 at Lindsey's Smokehouse Barbecue near Buckeye Lake. Arbor members paid for a free side item and a free dessert for each customer, posted flyers and signs, and gave out promotional items. The owner wore a Gleaner T-shirt. One member was available each day, answering questions and telling customers about Gleaner. The weekend was a success, and the owner would like to repeat it quarterly.



**Capital Arbor (MI)** organized its 12th annual Potter Park Zoo event Aug. 9. Beautiful weather helped the large group (12 members and 68 guests) enjoy four hours of activities. The group was divided for smaller group tours. Arbor members arrived early and served lunch consisting of hot dogs/buns, chips, watermelon, cookies and pouch drinks.



**Caro Arbor (MI)** celebrated the Gleaner Society's 130th birthday by donating \$300 to the St. Christopher Food Bank. The donation will support 130 families in the Caro area where the Gleaner Society was founded in 1894.



**Center Township Arbor (IN)** helped honor veterans through the Walorski Family Foundation. Named in memory of Elkhart County Congresswoman Jackie Walorski, killed in a 2022 highway crash, the foundation helps veterans, disaster relief, nursing home residents and newborns. The arbor hosted a foundation representative, who explained plans to take 85 veterans and their caregivers on an Honor Flight to Washington, D.C. The arbor provided a check in August for \$675 to pay for one veteran to go.



**Champion Arbor (MI)** hosted an “Alfresco Wine Tasting Party.” Each guest could experience and taste several different wines, while learning about each wine’s country of origin and partaking in a delicious meal served on charcuterie boards filled with fresh and dried fruits and nuts, several different gourmet meats and cheeses, artisan crackers, crusty baguette slices, pretzels and caprese skewers. Each guest received one complimentary bottle from their favorite tasting. A raffle benefited a local, non-profit homeschool group. Members shopped, prepared the meal, set up, served the wine and food, and helped to clean up afterward. It was a great success and may be repeated sometime.



**Chester Arbor (OH)** sponsored a Pet Palooza on Aug. 10 at Mt. Gilead State Park. It had about 80 guests attend with about 30 dogs. Tom Cronenwett and his team from Professional K9 gave tips on reactivity for newly adopted dogs. Eight vendors were invited, and guests brought pet supplies that were included in 14 raffle baskets. More than \$900 was donated, and a check was given to Central Ohio Canine Foundation. Also, on Oct. 12, Chester Arbor organized Morrow County Park District’s third annual Chili Cook-off. It included chili tasting and judging, bonfire, s’mores, entertainment, scavenger hunt, children’s activities by Selover Library, hotdogs, drinks and cookies. There were 12 chili entries and 80 guests. A quilt lovingly made by Gleaner member Nancy Reed was won by Park Board President Tim Hilborn. Mike Murphy won the chili cook off and the Golden Ladle presented by Hilborn.



**Covenant Helpers Arbor (MI)** delivered school supplies to a nearby Title I school it had contacted the prior school year and asked for teachers to send wish lists for the next school year. Volunteers shopped for the items on the lists, which were packaged into baskets and bins recommended due to their usefulness in classrooms. Supplies were delivered Sept. 20 to the school with plenty of time before the new school year started. The wish lists of 15 teachers were fulfilled.



**Eagle Arbor (PA)** hosted the Freya Barragan Paintball Fundraiser to help a 2-year-old girl with Dravet syndrome. Her parents wanted to get a service dog for her. The fundraiser raised \$8,477, putting the family over the top to the final \$26,000 cost. Members posted and handed out flyers, posted it on social media, had it advertised on “WOW” radio, and advertised with a banner at different locations. Members bought and prepared the food, set up and took down tables, chairs and canopies, and manned different activities. Freya, her parents, and grandparents attended. Letters were written and delivered to businesses that donated.



**Good Deeds Arbor (OH)** wrapped up its Teacher Wishlist Project wrapped Aug. 14 as 14 teachers came and picked up their grant funds. All teachers were very thankful and will use the funds to purchase classroom supplies. Teachers also were given a small goodie bag with Gleaner items. Members were on hand to present grants, talk about Good Deeds Arbor, and take photos.



**Gulf Coast Arbor (FL)** purchased several white dry-erase boards for classrooms. St. Jude Catholic Church had been using old, worn chalkboards. Two new boards were mounted on walls, and two standing boards are on wheels. A new acrylic holder with a magnet for the dry-erase markers, eraser, and spray cleaner for the board also was purchased by the arbor in time for the new year's Catechism classes that began the following week. After arbor members mounted the boards, they went for breakfast and coffee.



**Harmony Arbor (MI)** enjoyed a meeting at Forest Hill Nature Area. Roberta Charney of Harmony Arbor presented a \$250 donation on Aug. 19 to Erika Kemler, director of Forest Hill Nature Area. The money will be used for educational programs. The balance of s'mores graham cracker supplies also was donated to the nature center.



**Holland Arbor (OH)** assisted the free medical clinic work of longtime Toledo-area physician Dr. Richard Paat by providing about \$1,000 worth of tents and sleeping bags. Dr. Paat organizes the largest student-run clinics in America. They treat over 4,000 patients at no cost at four different locations in the Toledo area. Medical students provide the services, mostly on their own time. Clinics sometimes have patients who have no place to sleep or available shelter. The Holland Arbor donated 20 sleeping bags that will protect the users in all weather and temperatures, plus 16 sheltering tents.



**Legacy Arbor (MI)** invited the community to participate in a pool party Aug. 17 at The Corner Park, a cozy water park at The Centre. The arbor paid admission for non-members of The Centre and for food vouchers for all who participated. A cooler filled with summer-themed items was raffled. In total, the arbor paid for more than 100 youngsters to attend. The threat of rain kept attendance to about 90 people, but organizers said it still was fun.



**Madison Arbor (MI)** held its first Firefighter Appreciation event Oct. 10 at the Adrian AMVets. The inaugural event drew 11 firefighters and their families. Six fire departments were represented. Everyone in attendance was given a firefighter-themed T-shirt. Firefighters each received five tickets for drawings for nine restaurant gift cards placed inside Gleaner cups, plus 14 other prizes. Also given were a 911 metal firefighter sign, two firefighter-themed sweatshirts, and a grand prize of a \$200 Visa card. Food was catered by El Chapulin. Next year the event may include EMTs as they typically work with firefighters. Firefighters also were present Oct. 27 when Madison Arbor hosted a Trunk or Treat (pictured). It featured 18 trunks, 324 trick-or-treaters and, including families, a total of 841 participants.



**Miami Valley Arbor (OH)** met Sept. 24 at the Miami County Animal Shelter for a brief meeting and to donate \$800 to the shelter's medical fund. Arbor members received a guided tour of the facility. Staff showed why they were building a new shelter, mostly due to a lack of space. The meeting concluded with photos and some item donations.



**Mid Michigan Arbor (MI)** had several activities, including an effort to help people with disabilities enjoy the outdoors. The arbor hosted Tom Mckenzie from Keep the Fire Burning (KTFB), who discussed the need for ORV tracked wheelchairs for people with disabilities to help them access beaches, hunting, fishing, trails, etc. The arbor donated \$1,000 to the ORV fund on Oct. 8 while meeting with several local veterans at the Bay County Medical Care Facility.



**North Baltimore Arbor (OH)** found an engaging way to support school music by volunteering with the North Baltimore Music Boosters, who operate the concession stand during outdoors home sporting events. Eight members of the arbor worked during the first home football game of the season Aug. 23 by selling popcorn, candy, hot pretzels, nachos, hot dogs, pizza, pickles and numerous kinds of drinks to fans.



**Oakwood Arbor (OH)** helped in many ways and had fun. It promoted Gleaner in the homecoming parade Sept. 23 in a decorated golf cart, passing out candy. Members then met and planned several activities for October, November and December. Other projects included picking up roadside trash in August, and a "quarter auction" with a Gleaner table of merchandise on Sept. 1.

**Orchard Arbor (MI)** planned, coordinated, and hosted a side-by-side ride fundraiser for the Almont Lions Club. Five arbor members attended the Oct. 20 event, which drew 155 participants. Tickets cost \$25 and 140 were sold. Community sponsors donated raffle items. Lions members made dinner for everyone. The ride stopped at four locations to sell 50/50 raffle tickets. The event raised over \$6,500 for the Lions to help people in the community experiencing hard times.



**USA Arbor (MI)** hosted a very successful Family Skating Night on Sept. 21 at the Caseville Roller Rink. The arbor paid for 49 kids' entry and skate fees. It also sponsored prize drawings. The rink shut off its music and gave the arbor a microphone to announce drawings for five bags of Gleaner gifts. It was an enjoyable night of fun and skating, and arbor members said they're sure it will be repeated.

**Huron Shores Arbor (MI)**

combined two classics — a car show and movie showing — for its free "Wheels and Reels" event Sept. 28 for the Crosswell community. Eight members and one volunteer put on the five-hour activity, which drew about 125 people to Riverbend Park. There were 18 vehicles plus face painting for kids of all ages, an exotic animal show, hot dogs, chips and water, glow necklaces for children, music provided by a DJ, and a showing of the film "E.T."

**Hawthorne Arbor (IN)** hosted a trunk or treat Oct. 26 at the Lowell VFW. Any person or business was able to sponsor a table, which drew a good response as 21 long tables were filled. Businesses and clubs all decorated with Halloween themes. Goodies were handed out non-stop to about 400 trick or treaters from 6 to 7:30 p.m. With parents, an estimated 1,100 people participated. The event included Halloween music, a photo booth, games, and a food drive that resulted in three large tables filled with canned goods, paper products and water. The Sutton family donated 10 cases of water. Food was donated to hurricane victims. Each child had a ticket to vote for the best-decorated tables, and Hawthorne Arbor donated gift cards for the three winning tables. Hawthorne's table took second place thanks to the decorating efforts of Stella Swett. Maria Mink, a Gleaner member, served as MC.



**Vulcaener Arbor (MI)** took Gleaner's 130th birthday to a new level by giving back and challenging others to do the same. The community challenge provided 888 boxes of cereal for the food bank as Vulcaener Arbor wrote a check for \$1,600 and member Cory H. of IRD Homes donated an additional \$500. Members Carson A., Peggy B., and Cory H. were pictured. Another birthday activity included buying and assembling supplies for "Birthday Party in a Bag," which were assembled at the home of Louise M. and her husband. These bags also were donated to the Vassar food pantry.

# Gleaner's Orphan Benefit debuted 60 years ago



Over the past 130 years, the Gleaner Society has introduced numerous ways to protect members and their communities. Some innovations — such as the Gleaner Memorial Home or the Gleaner Clearinghouse Association — are memories today, but many others carry on as wonderful ideas that passed the test of time. One example is the Gleaner Orphan Benefit, which was introduced 60 years ago last fall.

“Gleaners rescue their orphans” was the 1964 *Forum* headline announcing the creation of the Gleaner Orphan Benefit. It was the Society’s 70th birthday, and leaders wanted to help ensure orphans had a brighter future. In cases where both parents were Gleaner benefit members, the new benefit provided a monthly payment to the guardian of the orphaned sons or daughters for care and education. The children also would be eligible to apply for a Gleaner orphan scholarship. (At that time, Gleaner did not offer a scholarship program as it does today.)

The benefit soon began showing its importance, sometimes in dramatic ways. In 1968, the five children of the Van Gilder family of Webberville, Michigan, lost their mother. She was a nurse and contracted a rare virus. Three months later, they lost their father to heart disease. Both parents were Gleaner members. The father, a farmer, had been a third-generation member of the Society.

His sister, Grace and her husband, Delbert A. Cole, brought her five orphaned nephews and nieces to her family’s home and became guardians of the five: John, 11; Janet, 10; Joseph, 8; James, 7; and Barbara Jeanne, 4. A Gleaner member herself, Grace provided periodic updates about the children’s progress. All five of them went on to college and all five earned engineering degrees. They ended up with more than the usual sibling rivalries as John and Janet graduated from the University of Michigan while Joseph, James and Barbara became Michigan State University alumni. When Barbara graduated and the five gathered together, one room was decorated in Michigan’s maize and blue colors, and another room was decorated green and white for Michigan State.



*Gleaner Special Representative Michael Multer, shown in a photo in a 1998 story about the three VanZandt children.*

Another prominent case included a Gleaner agent going the extra mile. Three children of the VanZandt family — ages 15, 9, and 6 — qualified through the help of agent Michael Multer. At the time, Multer was a “special representative” for Gleaner based in Coldwater, Michigan. (Today, he is semi-retired and continues to work from South Bend, Indiana.) Multer was asked to distribute the death benefit for the mother, who had died in Florida. After contacting the mother’s relatives, Multer discovered her husband had died five years earlier in a work accident in Michigan. On a hunch, Multer checked whether the children’s father had been a Gleaner member, and the extra work proved important.

“I started with Gleaner and their programs in 1993 and I came from a large company,” Multer recalled. “They didn’t have these types of programs that — even if they



*The Van Gilder family was pictured a few years before both parents, who were Gleaner members, died in 1968.*

wanted to — an agent could get involved in like orphan benefits and scholarships and things like that. I did a lot of things that I never did at the larger companies.”

Multer was able to facilitate Orphan Benefit payments to the VanZandt children’s aunt and uncle who were raising them in Big Rapids, Michigan.

“I kept asking myself, ‘Is this guy really an insurance salesman?’ He’s talking about giving money away when usually they talk about collecting premium,” the uncle, John Sullivan, recalled at the time. “I said to myself, ‘Man, this guy is different.’”

Fortunately, the Orphan Benefit has not been widely needed, but it continues to provide peace of mind to Gleaner parents. The benefit still offers payment to the qualified guardian for the orphaned child through 18 years of age, and then provides payments of up to \$2,500 per year for four years of college. Nothing can fully replace a father and a mother, but Gleaner Life Insurance Society has proven its commitment to protecting members’ children so they can grow into strong adults.



*Grace Cole and her daughter Patricia posed with their Van Gilder cousins after Grace became their guardian. They posed again in 1987 (right) after the last of the five Van Gilder engineers had graduated from college. From left are Joseph, Barbara, John, James and Janet.*

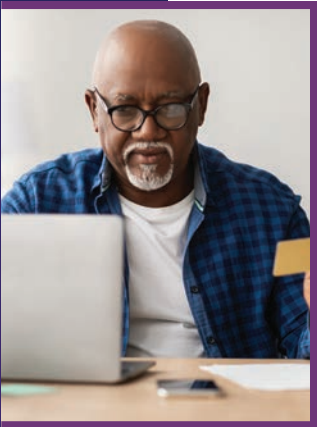


# PROTECTING YOUR MONEY against MODERN-DAY SCAMS

Scammers are getting smarter these days, and they often use tricks to get people to share personal or financial information. This is called social engineering, and it's all about gaining your trust to steal from you. This method is particularly dangerous because it doesn't rely only on technology; it targets you! Understanding how these scams work is key to protecting yourself and your financial future.<sup>1</sup>

## WHAT IS SOCIAL ENGINEERING?

Social engineering is when someone pretends to be a trusted person or company to get you to share personal details. They might act like your bank, insurance company, or even a family member to get what they want.



## COMMON TECHNIQUES TO WATCH OUT FOR

**1. Urgency or Fear:** Calls or messages saying your account or credit is at risk and you must do something immediately to avoid penalties. Scammers prey on these emotions to rush victims into bad decisions.

A typical case involved a woman<sup>2</sup> who received a phone call from a man who claimed to be from the Federal Trade Commission. He recited her Social Security number, and then said her bank accounts were compromised and needed to be emptied. (Most adults' Social Security numbers and other data have been used so often they may no longer be secure, especially after data breaches during the past few years.).<sup>3</sup> Instead of contacting her bank herself, the woman quickly followed his directions and lost her savings.

**2. Too Good to Be True:** Promises of free money, prizes, deals or even romance, which later may turn into requests for financial details or assistance. Elaborate but increasingly common scams are known as “pig butchering,” so called because victims are “fattened up” with minor gains for weeks or even months before scammers empty and “kill” their accounts.

One technique is to find victims through social media or dating apps, then build an online relationship and personal trust. Sometimes lonely victims are sent flowers. Some may receive access to investments including cryptocurrency (sometimes on phony platforms). Victims appear to make quick profits. They are encouraged to invest more, provide access to their savings, or even take a loan on their house. The FBI reported almost \$4 billion was stolen in such scams in 2023.<sup>4</sup>

**3. Impersonation:** Fraudsters pretending to be family members in distress, often asking for money or other sensitive information to help get them out of trouble. Impersonation also is a tool of scammers using “urgency or fear” mentioned earlier. They may impersonate IRS or other federal officials, local police, your utility company, or any other organization. Another common type involves texts and emails that impersonate real businesses, people or agencies, and direct you to click on a link. This is one way hackers can infect your computer or phone with malicious software that may enable them to take control of your devices and even your accounts.

## HOW TO PROTECT YOURSELF

- **Double-Check:** Be sure to verify before trusting the individual. If you get a suspicious call or email, don't rush. Look up the phone number of the company or person yourself and call them directly to confirm whether they contacted you.
- **Think Before Clicking:** Be careful with links in emails or texts; they could lead to fake websites designed to steal your information.
- **Keep Personal Information Private:** Never share things like your Social Security number or bank account details unless you're certain it's safe.
- **Stay Informed:** Many banks and community groups offer classes or talks on how to spot and avoid scams.

## WHY THIS MATTERS FOR YOUR LIFE INSURANCE

Your life insurance and financial plans are there to protect your loved ones. Scammers can cause big problems if they get access to your accounts or details. Taking a few simple steps to stay safe can make all the difference. At the heart of financial security is trust. Make sure it's placed in the right hands!

1 <https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams>

2 <https://www.9news.com/article/news/local/woman-loses-life-savings-scam/73-7493666c-efad-43bc-868a-ffad7e8e88a>

3 <https://www.news5cleveland.com/news/local-news/huge-data-breach-involving-social-security-numbers-could-impact-millions-of-americans>

4 <https://abc7ny.com/post/woman-living-illinois-loses-1-million-life-savings-pig-butcherer-scram-forced-sell-home-belongings/15271332/>



# Recipe File

## *Dill Bread*

**A favorite from many past Home Office gatherings, we can no longer gatekeep Brenda Anderson's famous dill bread recipe. Make this for your next gathering!**

### **BREAD**

3 loaves of frozen bread dough  
1 egg  
Sesame or poppy seeds (optional)

Thaw dough in your refrigerator overnight (I prefer Rhodes brand). Take one loaf and roll in between your palms forming a long rope about 18-24 inches long. Do that to all 3 loaves. Take the 3 bread ropes and braid them together then bring the ends together forming a circle. You should now have a circle of braided bread dough. Line a pizza pan (with 1-2" high sides) with foil. Place your circle of braided bread in the middle of the pan and cover loosely with saran wrap. Let rise to 3 times original size. Beat one egg with a fork and brush to rub on bread. You may want to sprinkle with sesame seed or poppy seeds Bake at 350° 30-35 minutes.

### **TOPPING**

1 stick butter  
1 T. dry dill flakes of weed, not dill seeds  
1 tsp. garlic powder  
½ tsp. garlic salt

While the bread is baking, melt butter. Add to the melted butter: dry dill flakes of weed (NOT dill seeds), garlic powder, and garlic salt. Stir well. As soon as the bread is removed from the oven, slowly pour butter mixture over bread. Serve with Hidden Valley Ranch Dip (comes in a package and you add sour cream.) Some of my guests love it with the dip and others like it without. Stores well — nice and fresh for several days.

### *Brenda Anderson*

Home Grown Recipes, vol. 3, pages 207-208



# Online scholarship application **NOW OPEN!**

The online application process for 2025 Gleaner scholarships is now open. Since 1980, the Gleaner Life Insurance Society Scholarship Foundation has awarded more than \$4.4 million in scholarships on a competitive basis to Gleaner members and their families. Gleaner awarded 100 competitive scholarships last year. A panel of judges rank all applications. Last year, the successful applicants each received a one-time award of \$2,500. To view eligibility requirements or to apply online, visit [www.gleanerlife.org/scholarships](http://www.gleanerlife.org/scholarships).

## **Not a member? It's easy and affordable to become one!**

You can become a Gleaner member by purchasing a life insurance or annuity product. The easiest way to enjoy the benefits of belonging to Gleaner Life Insurance Society is to purchase a Just For Kids® life insurance plan. Contact a Gleaner agent to learn how to make a Just For Kids® the perfect gift for a child.

**Gleaner**  
Life Insurance Society

[www.gleanerlife.org](http://www.gleanerlife.org)

**Online application closes Feb. 1!**  
Apply online at [www.gleanerlife.org/scholarships](http://www.gleanerlife.org/scholarships).

# BENNY'S PAGE

## Hi, Kids!

Happy New Year! What are you looking forward to in 2025? I want to explore the great outdoors more especially this winter. Usually, I stay indoors cuddled by the fireplace when it gets cold outside, but this year I have a new winter coat that will keep me warm so I can enjoy more time outside. I can't wait to go sledding, ice skating and hiking at the local nature preserve. What fun cold-weather activities are you looking forward to this winter? Below is a fun idea for you to try the next time it snows — snow paint! Read how to make it below and ask an adult to help you.



### Snow Paint<sup>1</sup>

You only need three items to create this special paint!

1. Liquid food coloring
2. Cold water
3. Squeeze bottles

#### Instructions:

1. Remove the lids of your bottles and squeeze several drops of each food coloring in a different bottle.
2. Carefully and slowly fill each bottle the rest of the way with cold water.
3. Tightly place the lids back on and wipe down the bottles.
4. Take the bottles outside and “paint” the snow.

Take care!

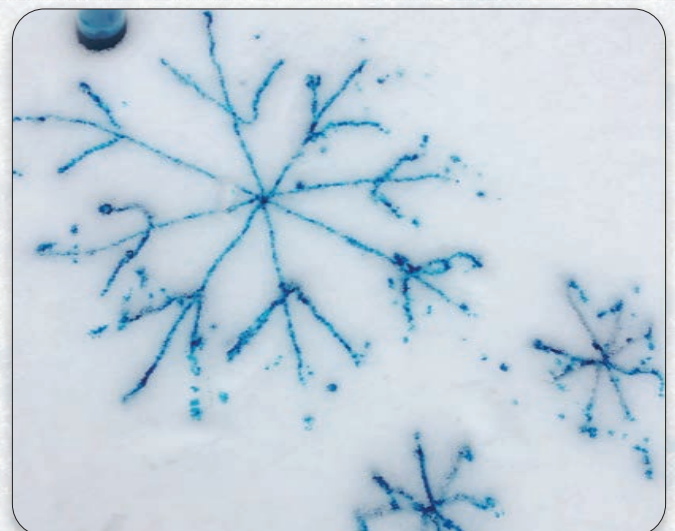
**BENNY**

The Benevolent Lion

### Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 11**.

<sup>1</sup>[www.craftymorning.com/snow-paint-recipe/](http://www.craftymorning.com/snow-paint-recipe/)



# Gleaner Life Term Solutions



**Life insurance should reflect your life —  
an opportunity to pursue your dreams.**

**Term life insurance provides coverage when insurance  
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After all, you will someday make a final mortgage payment. You will someday see your children through college. And, though it may not seem like it now, your retirement will someday stand on its own. But you need a way to get there that won't jeopardize your ability to achieve your goals in the meantime.

**Gleaner Life Term Solutions** can be tailored to your unique needs. Available in 15-, 20-, 25- or 30-year periods to insure your family, protect your business partners or just provide a little extra security for your loved ones.

**For more information, contact your Gleaner agent listed on the back of this publication or visit [www.gleanerlife.org](http://www.gleanerlife.org).**

## TERM LIFE FEATURES:

- Minimum death benefit of \$50,000
- No maximum benefit (subject to Home Office approval)
- Accelerated death benefit\*
- Conversion option to a cash value life insurance product before age 71 without proof of insurability
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*Benefits received will be based on terms/conditions of the certificate and any attached riders and subject to proof of insurability/underwriting.*

*For rider cost information, contact Gleaner Life Insurance Society at 800.992.1894.*

\*Tax Consequences. Benefits under this Rider are intended to qualify for favorable tax treatment. HOWEVER, any benefit payment under this Rider may in fact affect: 1) Your tax situation, and 2) Your eligibility for Medicaid, supplemental security income or other government benefits or entitlements. As with all tax matters, you should consult with your personal tax advisor to assess the impact of the benefit.

**Gleaner**  
Life Insurance Society

[www.gleanerlife.org](http://www.gleanerlife.org) | 800.992.1894

Gleaner Life Insurance Society is domiciled in Adrian, Michigan, and licensed in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI & WV.

*Gleaner Life Term Solutions Plus form number ICC17-LGTERM (10-year guarantee) and ICC17-FGTERM (full guarantee) with state-specific variations.*



## 50-YEAR MEMBERS

### Colorado

Linda Ann Callow, *Fruita*

### Illinois

Michael C. Depatis, *Donovan*

Derek M. Picc, *North Barrington*

### Michigan

Craig L. Gard, *Essexville*

### Tennessee

Donnetta Kocuba, *Knoxville*

Stephen P. Kocuba, *Knoxville*

### Wisconsin

Jill Ann McLuckie, *Janesville*

## 75-YEAR MEMBERS



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Darryl L. Barger, *Lafayette*

Cynthia A. Beatty, *Butler*

Max A. Garriott, *Wolcott*

Emogene S. Grant, *Crown Point*

Cynthia R. Llewellyn, *Lowell*

Marjorie A. Myers, *Carmel*

John F. Tunks, *Elkhart*

Norma E. Wiering, *Terre Haute*

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Connie E. Barker, *Kalamazoo*

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James Carmichael, *Big Rapids*

Carol M. Crowley, *Blanchard*

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Jacquelyn M. Matson, *Saginaw*

Sandra Miller, *Cedar*

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C.G. Studnicka, *Blissfield*

Ernest W. Ripley, *Quincy*

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### Virginia

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Patricia A. Wolfe, *Melbourne*

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William H. Smith, *Suwanee*

### Illinois

William H. Bellot, *Chatham*

Karen L. Bohlmann, *Watseka*

Minerva Kessinger, *Watseka*

Threse M. Simoneau, *Clifton*



# BIENNIAL CONVENTION

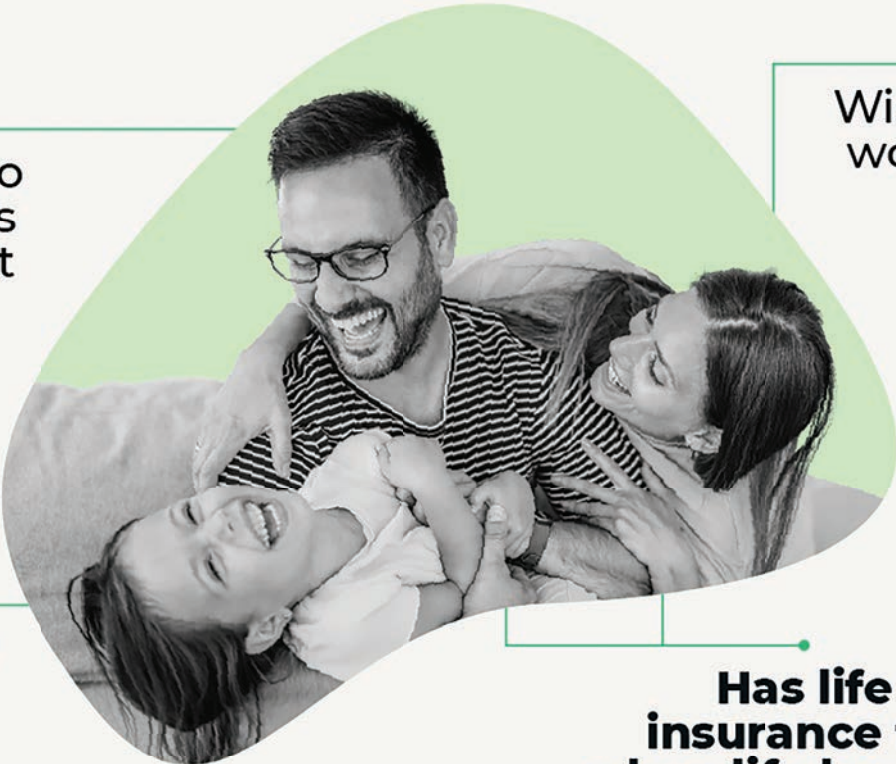
# Save the Date



OCTOBER 24-26, 2025  
KALAMAZOO, MICHIGAN

After a hiatus in 2023, Gleaner is excited to see members reunite for our 61st Biennial Convention at the Radisson Plaza Hotel at Kalamazoo Center in downtown Kalamazoo, Michigan. In addition to the festivities Gleaner has planned, you'll have your pick of restaurants and custom shopping within walking distance. Plan to join us next fall!

5200 West U.S. Highway 223, P.O. Box 1894  
Adrian, Michigan 49221-7894



Reads to  
the kids  
at night

Wishes time  
would slow  
down

Saving for  
college

**Has life  
insurance for  
when life happens**